



U.S. SENATOR JIM TALENT

Legislative Update for Missouri Seniors

Medicare Prescription Drug Law

April 2006

Dear Friends:

As your Senator, one of my biggest concerns is protecting the quality of life for our seniors who have done so much for our country.

For example, Social Security is a system that has worked well for millions of people, including my parents, and we need to make certain it continues to work well. We need to sustain Social Security as a strong government program, keeping every commitment we've made to our seniors. I will never support legislation that changes benefits for current retirees.

I'm also pleased to have been part of a Senate that passed a Medicare Prescription Drug Plan for the first time in the history of the Medicare program. The new law is already benefiting hundreds of thousands of Missouri seniors who are paying less for the drugs they need to stay healthy. This update contains some important information about the new drug benefit.

I hope you will take a moment to read this legislative update. Additional information is also available at <http://talent.senate.gov> or you can contact one of my state offices which are listed in this pamphlet.

I am grateful to those of you who have shared your views with me. I hope you will never hesitate to call or write me if you have any questions or need further assistance.

Sincerely,

Jim Talent
United States Senator

WHAT MISSOURI SENIORS NEED TO KNOW ABOUT THE MEDICARE DRUG BENEFIT

In a historic vote, the U.S. Senate passed a new Medicare Prescription Drug bill, now law. For the first time, every Medicare beneficiary in Missouri has access to a voluntary prescription drug benefit.

How Do I Get Coverage?

Medicare beneficiaries can enroll now in a Medicare Prescription Drug Plan, or a Medicare Advantage Plan that offers drug coverage. Like other parts of Medicare, you will pay a small monthly premium and a portion of the cost of your prescriptions. In exchange for this monthly premium, if you are now paying the full price for prescription drugs, you will be able to cut your drug costs by about half. In many cases, you'll save more than 50% on your medicine. I have heard from many seniors in Missouri who are saving even more.

Voluntary

The new Medicare Prescription Drug plans are completely voluntary. If you already have a prescription drug plan, you can keep it, or you can choose to join one of the new Medicare plans.



Sen. Talent hosts a town hall meeting on the Medicare drug benefit

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Extra Help For Low Income Seniors

Every Medicare beneficiary can enroll in the new plans if they want. Seniors with more limited incomes could be eligible for extra help paying for the medicine they need. Most people who qualify will pay no premiums, no deductions, and no more than \$5 for each prescription. Seniors with annual incomes below \$14,700 for a single person (or \$19,800 for married couples), may qualify for additional assistance.

A senior whose resources (including savings and assets – but not including a home or car) are under \$11,500 (for a single person) or under \$23,000 (for a married couple) may qualify for additional help. If you do qualify, you may not have to pay all or part of these premiums and deductibles, and may get help with your share of the costs of your medicines as well. To find out if you qualify, call the Social Security Hotline at 1-800-772-1213.



FEATURES OF THE NEW PRESCRIPTION DRUG BENEFIT



Voluntary



**Reasonable monthly
premiums**



**Strong catastrophic
coverage**



**Targeted help for
low-income seniors**



**Quality benefits for rural
health care**



**Choice and access to all
medicine**

Preventative Care in the New Medicare Law

In addition to providing a prescription drug benefit, the new law also provides for a one-time initial wellness exam within six months of enrolling in Medicare. Screenings include early detection of breast cancer, prostate cancer, colon cancer, diabetes and cardiovascular disease.

Key Information

Additional Information

You can contact Medicare directly at 1-800-MEDICARE (1-800-633-4227) or www.medicare.gov

For information on getting extra help with your prescription drug costs and how to apply, call the Social Security Administration at 1-800-772-1213 or visit www.socialsecurity.gov

Key Date Reminders

- **May 15, 2006:**
Enrollment period ends
- **November 15, 2006:**
New enrollment period begins

Important Phone Numbers

Medicare Hotline:
1-800-633-2273
(1-800-MEDICARE)

Social Security Hotline:
1-800-772-1213

Veterans Affairs Hotline:
1-800-827-1000

Lowering Health Care Costs

In addition to working on Medicare issues for Missouri seniors, I’m also working on other important health care issues in the U.S. Senate.

We are all concerned about the rising cost of health insurance. Health care premiums are going up everywhere, especially for Missouri small business owners and their employees.

People who work for small businesses that provide health insurance pay on average 17% more than those employed by large companies. In fact, two-thirds of the uninsured either own a small business, work for a small business or are dependent on someone who does.

I’ve introduced legislation to allow small businesses to join together through their trade associations, such as the U.S. Chamber of Commerce or the American Farm Bureau, to sponsor health care plans for themselves and their employees. The bill would allow small businesses to purchase the same high-quality health insurance offered by big companies and it wouldn’t cost the taxpayer anything.

These Small Business Health Plans would help keep health care costs down for everyone, including seniors, and provide health care to millions of people who don’t have it.

This legislation has passed the U.S. House and, for the first time, it has been approved by a key Senate Committee. I will continue working in the Senate to pass Small Business Health Plans for Missouri.



Please take a moment to answer a few questions.
I want to know your views on these issues:

Name: _____

Address: _____

City: _____ Zip: _____

Phone: _____

Would you be interested in receiving regular legislative email updates?

Yes ☐ No ☐

If so, please provide your email address: _____

If eligible, have you signed up for the Medicare Part D prescription drug benefit?

Yes ☐ No ☐

If not, do you need more information?

Yes ☐ No ☐

Which issues are you most concerned about?

☐ Agriculture

☐ Border Security

☐ Education

☐ Energy

☐ Fighting Methamphetamine

☐ Jobs and the Economy

☐ Health Care

☐ Medicare

☐ National Security

☐ Taxes

☐ Transportation

☐ Others

Please return this slip in an envelope addressed to:

Office of U.S. Senator Jim Talent
493 Russell Senate Office Building
Washington, D.C. 20510

Bipartisan Anti-Meth Plan

I want to close by discussing another important issue I'm working on for Missouri. Methamphetamine is the worst drug threat I've encountered in my nearly 20 years in public life. During the past decade, while law enforcement officials continue to bust record numbers of labs, meth use in communities has increased by as much as 300%. Meth is cheap, potent and available everywhere.



Sen. Talent discusses anti-meth legislation with Missouri law enforcement

Talent-Feinstein Combat Meth Act

- Restricts access to meth's primary ingredient.
- Provides critical resources to law enforcement to stop meth.
- Enhances international enforcement of meth trafficking.
- Provides services for children affected by the spread of meth.
- Makes available new tools to prosecute meth cooks and traffickers.

I am pleased to report that the Senate passed the toughest, most comprehensive anti-meth bill ever introduced in the Congress. I sponsored the bipartisan legislation with Senator Dianne Feinstein (D-Calif.) and the President signed our bill into law on March 9. Our legislation will limit access nationally to cold medications containing pseudoephedrine, the primary ingredient needed to cook meth. The bill also provides new resources for local law enforcement to help them fight meth in our neighborhoods.

How to Contact Senator Talent

Washington, D.C.
493 Russell Senate Office Building
Washington, D.C. 20510
(202) 224-6154

St. Louis
Three City Place Drive,
Suite 1020
St. Louis, MO 63141
(314) 432-5211

Springfield
1721 West Elfindale,
Suite 301
Springfield, MO 65807
(417) 831-2735

Jefferson City
122 East High Street,
2nd Floor
Jefferson City, MO 65101
(573) 636-1070

Kansas City
Whittaker Federal Office Building
400 East 9th Street, Ste 40
Plaza Level
Kansas City, MO 64106
(816) 421-1639

Cape Girardeau
339 Broadway, Room 136
Cape Girardeau, MO 63701
(573) 651-0964

Email Sen. Talent at his Website: <http://talent.senate.gov>

United States Senate
Washington, D.C. 20510-2505
OFFICIAL BUSINESS

James M. Talent
U.S.S.

Postal Customer
MISSOURI